

WHAT IS CLAIMED IS:

1. A method for providing access to resources with the use of personal identification numbers, comprising the steps of:  
 receiving a request from a subscriber to access a resource;  
 providing access if the resource is included in a list associated with the subscriber;  
 requiring the subscriber to input a personal identification number if the resource is not included in the list associated with the subscriber; and  
 providing access if the subscriber inputs the correct personal identification number.
2. A method as recited in claim 1 further comprising the step of adding the resource to the list associated with the subscriber if the subscriber inputs the correct personal identification number.
3. A method as recited in claim 1 further comprising the step of providing access if the resource is included in an always allow list.
4. A method as recited in claim 1 further comprising the step of denying access if the resource is included in an always deny list.
5. A method as recited in claim 1 further comprising the step of requiring the subscriber to input a personal identification number if the resource is included in an always require PIN list.
6. A method as recited in claim 1 wherein the resource is a telephone connection to a destination phone number.
7. A method as recited in claim 1 wherein the request is received from a mobile or cellular phone.
8. A method as recited in claim 1 wherein the subscriber requests the resource using one of a credit, debit, and calling card.
9. A method for providing access to resources with the use of personal identification numbers, comprising the steps of:

maintaining a list of resources accessed by a user;  
 allowing the user to access resources included in the list;  
 requiring the user to enter a personal identification number to access a further resource not included in the list; and  
 adding the further resource that the user accesses using the personal identification number to the list.

10. A method as recited in claim 9 further comprising the step of allowing the user to access a still further resource if the still further resource is included in an always allow list.

11. A method as recited in claim 9 further comprising the step of denying the user access to a still further resource if the still further resource is included in an always deny list.

12. A method as recited in claim 9 further comprising the step of requiring the user to input a personal identification number to access a still further resource included in an always require PIN list.

13. A method as recited in claim 9 wherein the resources are telephone connections to destination phone numbers.

14. A method as recited in claim 9 wherein the user requests resources using a mobile or cellular phone.

15. A method as recited in claim 9 wherein the user requests resources using one of a credit, debit, and calling card.

16. An apparatus for providing access to resources with the use of personal identification numbers, comprising:

- means for receiving a request from a subscriber to access a resource;
- means for providing access if the resource is included in a list associated with the subscriber;
- means for requiring the subscriber to input a personal identification number if the resource is not included in the list associated with the subscriber; and

means for providing access if the subscriber inputs the correct personal identification number.

17. An apparatus as recited in claim 16 further comprising means for adding the resource to the list associated with the subscriber if the subscriber inputs the correct personal identification number.

18. An apparatus as recited in claim 16 further comprising means for providing access if the resource is included in an always allow list.

19. An apparatus as recited in claim 16 further comprising means for denying access if the resource is included in an always deny list.

20. An apparatus as recited in claim 16 further comprising means for requiring the subscriber to input a personal identification number if the resource is included in an always require PIN list.

21. An apparatus as recited in claim 16 wherein the resource is a telephone connection to a destination phone number.

22. An apparatus as recited in claim 16 wherein the request is received from a mobile or cellular phone.

23. An apparatus as recited in claim 16 wherein the subscriber requests the resource using one of a credit, debit, and calling card.

24. An apparatus for providing access to resources with the use of personal identification numbers, comprising:

means for maintaining a list of resources accessed by a user;

means for allowing the user to access resources included in the list;

means for requiring the user to enter a personal identification number to access a further resource not included in the list; and

means for adding the further resource that the user accesses using the personal identification number to the list.

25. An apparatus as recited in claim 24 further comprising means for allowing the user to access a still further resource if the still further resource is included in an always allow list.

26. An apparatus as recited in claim 24 further comprising means for denying the user access to a still further resource if the still further resource is included in an always deny list.

27. An apparatus as recited in claim 24 further comprising means for requiring the user to input a personal identification number to access a still further resource included in an always require PIN list.

28. An apparatus as recited in claim 24 wherein the resources are telephone connections to destination phone numbers.

29. An apparatus as recited in claim 24 wherein the user requests resources using a mobile or cellular phone.

30. An apparatus as recited in claim 24 wherein the user requests resources using one of a credit, debit, and calling card.